Case 23-08705 Doc 14 Filed 07/07/23 Entered 07/07/23 23:19:40 Desc Imaged Certificate of Notice Page 1 of 4

Information to ic	dentify the case:	-		
Debtor 1:	Allison M Kubiak-Gonzalez	Social Security number or ITIN:	xxx-xx-6965	
	First Name Middle Name Last Name	EIN:		
Debtor 2: (Spouse, if filing)	Isidro Gonzalez	Social Security number or ITIN:	xxx-xx-6463	
	First Name Middle Name Last Name	EIN:		
United States Bank	kruptcy Court: Northern District of Illinois	Date case filed for chapter:	13	6/30/23
Case number:	23-08705			

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at https://pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

1	Debtor's full name	About Debtor 1: Allison M Kubiak–Gonzalez	About Debtor 2:
2.	All other names used in the last 8 years	Allison w Nabian-Gorizalez	ISION GOILEANS
3.	Address	102 W Hillside Ave Barrington, IL 60010	102 W Hillside Ave Barrington, IL 60010
4.	Debtor's attorney Name and address	David H Cutler Cutler & Associates, Ltd. 4131 Main St. Skokie, IL 60076	Contact phone 847–673–8600 Email: cutlerfilings@gmail.com
5.	Bankruptcy trustee Name and address	Thomas H. Hooper Office of the Chapter 13 Trustee 55 E. Monroe St. Suite 3850 Chicago, IL 60603	Contact phone 312–294–5900
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1–866–222–8029 Date: 7/5/23

For more information, see page 2

De	btor Allison M Kubiak-Gonzalez a	nd Isidro Gonzalez	9	Case number 23-0870 5
7.	Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	August 8, 2023 at 01:30 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Appear by Video Confere www.13network.com, Sci Thomas H. Hooper	
		Debtors must bring a picture ID and proof of their Social Security Number.		
8.	Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).	Filing deadline: 10	/10/23
		Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 9/8	3/23
		Deadline for governmental units to file a proof claim:	of Filing deadline: 12	/27/23
A proof of claim is a si www.uscourts.gov or a If you do not file a proof a proof of claim even if Secured creditors retai claim submits the cred For example, a secure		Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might n a proof of claim even if your claim is listed in the schedules the Secured creditors retain rights in their collateral regardless of claim submits the creditor to the jurisdiction of the bankruptcy For example, a secured creditor who files a proof of claim maincluding the right to a jury trial.	ot be paid on your claim. To nat the debtor filed. whether they file a proof of court, with consequences a	be paid, you must file claim. Filing a proof of a lawyer can explain.
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claimed may file an objection.	If you	30 days after the conclusion of the meeting of creditors
9.	Filing of plan	The debtor has filed a plan. The plan is enclosed. The hearing 8/31/23 at 10:30 AM , Location: Courtroom 744, 219 S. Deai appear by video, use this link: https://www.zoomgov.com.Government at 1-669-254-5252 or 1-646-828-7666. The passcode 433658.	rborn St, Chicago, IL 6060 n/ or to appear by telephon	4 or Using Zoom. To le, call Zoom for
		The Disclosure of Compensation has been filed requesting fees of \$ 4500.00 Objections to confirmation of the Plan shall be filed hearing. If there are no objections, the Court may by debtor's counsel to be paid through the plan.	at least 7 days prior to	the confirmation
10). Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign add extend the deadline in this notice. Consult an attorney familia any questions about your rights in this case.	dress, you may file a motion ar with United States bankru	asking the court to ptcy law if you have
11	. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and deb according to a plan. A plan is not effective unless the court or plan and appear at the confirmation hearing. A copy the plan confirmation hearing is not indicated on this notice, you will be debtor will remain in possession of the property and may concourt orders otherwise.	onfirms it. You may object to , if not enclosed, will be sen e sent notice of the confirma	confirmation of the t to you later, and if the ation hearing. The
12	. Exempt property	The law allows debtors to keep certain property as exempt. F distributed to creditors, even if the case is converted to chapt exempt. You may inspect that list at the bankruptcy clerk's of believe that the law does not authorize an exemption that del deadline.	ter 7. Debtors must file a list fice or online at	

Official Form 309I

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United States Bankruptcy Court Northern District of Illinois

In re: Case No. 23-08705-TAB

Allison M Kubiak-Gonzalez Chapter 13

Isidro Gonzalez Debtors

CERTIFICATE OF NOTICE

District/off: 0752-1 User: admin Page 1 of 2
Date Rcvd: Jul 05, 2023 Form ID: 309I Total Noticed: 8

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 07, 2023:

Recip ID Recipient Name and Address

db/jdb + Allison M Kubiak-Gonzalez, Isidro Gonzalez, 102 W Hillside Ave, Barrington, IL 60010-4424

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID aty	Notice Type: Email Address Email/Text: cutlerfilings@gmail.com	Date/Time	Recipient Name and Address
	g g	Jul 06 2023 09:37:00	David H Cutler, Cutler & Associates, Ltd., 4131 Main St., Skokie, IL 60076
tr	+ Email/Text: bncnotice@chicagoch13.com	Jul 06 2023 09:38:00	Thomas H. Hooper, Office of the Chapter 13 Trustee, 55 E. Monroe St., Suite 3850, Chicago, IL 60603-5764
ust	+ Email/Text: USTPREGION11.ES.ECF@USDOJ.GOV	Jul 06 2023 09:40:00	Patrick S Layng, Office of the U.S. Trustee, Region 11, 219 S Dearborn St, Room 873, Chicago, IL 60604-2027
30306448	+ Email/Text: bknotices@bankofthewest.com	Jul 06 2023 09:40:32	Bank Of The West, Attn: Bankruptcy, 180 Montgomery Street 25th Floor, San Francisco, CA 94104-4206
30306449	+ EDI: CAPITALONE.COM	Jul 06 2023 11:05:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
30306451	+ EDI: CITICORP.COM	Jul 06 2023 11:05:00	Citibank Sears, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
30306450	EDI: JPMORGANCHASE	Jul 06 2023 11:05:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850

TOTAL: 7

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

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District/off: 0752-1 User: admin Page 2 of 2
Date Rcvd: Jul 05, 2023 Form ID: 309I Total Noticed: 8

the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 07, 2023 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 5, 2023 at the address(es) listed below:

Name Email Address

David H Cutler

on behalf of Debtor 1 Allison M Kubiak-Gonzalez cutlerfilings@gmail.com r48280@notify.bestcase.com

Patrick S Layng

USTPRegion11.ES.ECF@usdoj.gov

Thomas H. Hooper

thomas.h.hooper@chicagoch13.com

TOTAL: 3